



# AN AMERICAN SOLUTION QUALITY AFFORDABLE HEALTH CARE

## HEALTH REFORM AT A GLANCE: MEETING WOMEN'S HEALTH CARE NEEDS

In our current health care system, women often face higher health costs than men and multiple other barriers to health insurance. Fewer women are eligible for employer-based coverage, and comprehensive coverage in the individual health care market is often unavailable or prohibitively expensive. As a result, many women are under- or uninsured, and simply can't afford the services they need. In a recent study, more than half of women — compared with 39% of men — reported delaying needed medical care due to cost.

### WOMEN'S HEALTH PROVISIONS IN THE DISCUSSION DRAFT:

- Makes key preventive care more affordable by eliminating cost-sharing on recommended preventive services (e.g., breast cancer screening, well baby, and well child care) delivered by Medicare, Medicaid, the new public health insurance option and private plan options in the Health Insurance Exchange. Over a number of years, all private health plans would be required to cover preventive benefits without cost-sharing.
- Requires employers to offer adequate insurance coverage to their employees or pay into the system to help their workers afford coverage through the Health Insurance Exchange.
- Offers affordability credits to ensure that insurance available in the Exchange is affordable for women and everyone with an income below 400% of poverty.
- Include coverage of maternity services as a benefit category in the new basic benefit package. All plans in the Exchange would be required to cover maternity services and over time plans outside the Exchange would be required to do so as well.
- Prohibit plans in the Exchange from charging women more than men by banning gender rating. This protection will extend to all health plans outside the Exchange over time as well.
- Ban the insurance industry practice of rejecting applicants with pre-existing conditions, which has kept women with histories of health problems — even survivors of domestic violence — from accessing individual coverage.
- All plans within the exchange and outside the exchange over time will be required to contain a standardized annual out-of-pocket spending limit to prevent women and their families from facing bankruptcy due to medical expenses.